

Instructions for Completing the Maine Fraud & Abuse Report Required by 24-A M.R.S.A. § 2186(4)

Due Date:

March 1st of each year

General Instructions:

Always obtain a current version of the report form from our website -- old versions will fail to load into our database and will be returned. The current version may be found at

http://www.maine.gov/pfr/insurance/regulated/insurance_companies/insurer/data_reporting/index.html. Scroll down to Fraud and Abuse Annual Report.

- The Maine Fraud & Abuse report must be filed by all insurers authorized to do business in Maine during the prior calendar year. Information must be reported individually for each company. Due to changes in our system, group reports are no longer accepted.
- Third party administrators (TPA) providing claims handling for an insurer may complete the report; however, *either* the TPA *or* the insurer should file the report, **not both**. Only one report should be submitted for each insurer to avoid duplicate reporting.

All fields must be completed

Blank fields will cause a load failure and the report will be returned for correction

SECTIONS I & II: COMPANY AND CONTACT INFORMATION

Sections I:

- Enter the company's full name and Maine license number (*this is included in the report notification email sent in January, you may also find it using our Licensee Lookup feature*) ***do not include the three-letter prefix – it will cause a load failure.***
http://www.maine.gov/pfr/insurance/licensee_search.html).

Section II:

- Include the contact person's name (first and last) and contact information (Email and phone number).
- *Using an Email address that goes to a central inbox will ensure that future notices are received by the company in the event of staffing changes.*

SECTION III. CASES AND CLAIMS INVOLVING SUSPECTED INSURANCE FRAUD IN MAINE IN REPORTING YEAR

Complete the Cases and Claims section by entering data into the yellow fields only. The gray shaded fields are locked and calculated.

Note:

- A claim is any claim submitted for payment in which your company suspects fraud.
- A case is an instance of suspected fraud that has been assigned a case number by your company.

If the suspected fraud is claim-related, one case may include multiple claims, but still constitutes one case for this report (e.g., a company is investigating a certain medical provider whose name has appeared in 100 recent accident claims that appear to be fraudulent. This would be one case for reporting purposes.) This number should capture all cases of suspected fraud that were handled internally by your company during the period. This number should also capture all cases of confirmed fraud that were referred to outside agencies for further action during the reporting period.

SECTION IV. REFERRALS MADE TO LAW ENFORCEMENT OR OTHER AGENCIES IN REPORTING YEAR

Enter the number of known or suspected fraudulent cases or claims referred to law enforcement or other agencies by the claimant. If you entered a number > 0 in the "Others" category in Section IV., please list the name of the other type of law enforcement or other agency along with the number of referrals to them in the yellow box under "Other Law Enforcement or Agencies to Which Referrals were Made".

Note: The information we intend to capture with this field is the number of separate fraud matters that are referred to each entity. Each referral may encompass multiple claims or related cases,

but you are not required to break the total number of referrals down to the claim and case level. For example, if you referred two matters to the U.S. Attorney's office that included four cases and twenty claims, you would need only report '2' in the Number of Referrals column.

SUBMITTING YOUR REPORT

- Save the report as an Excel document with the following naming convention: **Full Company Name and NAIC Code.xlsx** (example: ABC Insurance Company 12345.xlsx) *Files saved in any format other than Excel will fail to load into our database.*
 - If you are completing multiple report types for your company it is acceptable to include part of the report title in the file name to avoid overwriting files on your hard drive or network (example: ABC Insurance Company 12345 Fraud.xlsx).
 - **Do not use acronyms**—We need to be able to easily identify your company as having filed the report.
 - **PDFs are not permitted, will not load and will be sent back**
- Email completed reports to Barbra.L.Garboski@maine.gov
- You may contact Barbra Garboski at 207-624-8440 or electronically at the above email with questions regarding filing the report

QUESTIONS

If you have questions related to completing this report, please contact Connie Mayette at (207)-624-8474 or electronically at Connie.M.Mayette@maine.gov